REMARKS

Claim 19 has been amended. Accordingly, claims 15-22 are currently pending.

Approval of Drawings

Applicants would appreciate the Examiner's acknowledgment of the approval of the drawings.

35 U.S.C. §102

In the response filed June 29, 2004, Applicants submitted new claims and arguments distinguishing the present invention from U.S. Patent No. 5,721,781 (Deo et al). In response, the Examiner has rejected the claims based upon a newly cited patent to Doggett et al (U.S. Patent No. 5,677,955). This rejection is traversed as follows:

According to the present invention, as recited in claim 15, the certificate includes an electronic tag attached thereto and stores first information. A second information and a digital signature are printed on the surface of the certificate. The digital signature is generated from the first information and the second information. According to

claim 19, the apparatus that issues a certificate includes a certificate paper-accommodating part which accommodates certificates comprising electric tags which store first information. The apparatus also includes a printing part which prints second information and a digital signature on the surface of the certificates. The digital signature is generated from the first information and the second information.

This way, the information used for verification is printed on the certificate. In addition, information is recorded in an electronic tag that is attached to the certificate. This combination of features makes it possible to prevent counterfeiting the certificate, which can be conveniently carried or distributed (see specification page 4, lines 15-28).

This combination of features is not disclosed or rendered obvious by Doggett et al. Doggett et al disclose an electronic instrument that is created in a computer-based method for affecting a transfer of funds from an account of a payer in a funds-holding institution to a payee. A digital representation of a verifiable certificate indicating the

authenticity of the electronic instrument is appended to the instrument. This enables a party receiving the instrument to verify the authenticity of the account or account holder (see abstract).

Doggett et al clearly indicate that the electronic instrument is routed electronically, uses digital signatures for signing and endorsing, and relies upon digital cryptographic certificates to authenticate the payor and payee to provide a degree of security to all parties to the transaction (see columns 7, lines 14-20). Therefore, Doggett et al clearly disclose that that the authenticity of the digital signature is verified based on electronically transmitted information. Doggett et al clearly do not disclose the presently claimed combination of providing an electronic tag having first information and also printing second information and a digital signature on the surface of the certificate, wherein the digital signature is generated from the first information and the second information. As such, it is submitted that the pending claims patentably define the present invention of Doggett et al.

H&A-100

Serial No. 09/645,401

Conclusion

In view of the foregoing amendments and remarks,

Applicants contend that the above-identified application is

now in condition for allowance. Accordingly, reconsideration

and reexamination is requested.

Respectfully submitted,

John R. Mattingly

Registration No. 30,293
Attorney for Applicant(s)

MATTINGLY, STANGER & MALUR 1800 Diagonal Rd., Suite 370 Alexandria, Virginia 22314 (703) 684-1120

Date: January 14, 2005